

PROTECT OUR CARE

MEMORANDUM

TO: Interested Parties

FROM: Protect Our Care

RE: ACA at 10: Successes and Ongoing Threats on the 10th Anniversary of Its Passage

DATE: March 17, 2020

The 10-year anniversary of the Affordable Care Act is this coming Monday, March 23 and the current health care crisis makes this an even more important time to focus on the positive impact that the ACA has had for millions of Americans and the role it plays in keeping America safer during the coronavirus pandemic. It's also a critical time to highlight the existential threat to Americans' health care posed by the Trump administration and Republicans' ongoing attacks on the law that, among other things, puts the coverage of 20 million Americans at risk.

The Coronavirus Connection

This is no normal time to discuss the enormous value of the ACA versus President Trump's ongoing war on health care - this discussion is even more important as America grapples with the spread of coronavirus.

Just this month the Supreme Court [announced](#) it would hear the Trump-Republican lawsuit to repeal the ACA in its upcoming term, which if successful would strip coverage from 20 million Americans and eliminate protections for 135 million with pre-existing conditions. This means that during a time when Americans face unprecedented threats to their health as a result of President Trump's failure to contain the virus, Republicans are still trying to rip away their health care and leave 20 million of Americans uninsured and 135 million with pre-existing conditions without protections. It's also important to note that anyone who contracts coronavirus - which could be considered a pre-existing condition - will no longer be protected from discrimination from insurance companies.

President Trump's years-long sabotage of health care has also failed to adequately protect and prepare Americans during this global pandemic. Trump has pushed short-term junk plans that do not need to cover essential health benefits, like preventative care and vaccines. The expansion of junk plans under Trump has already led to [reports](#) of patients receiving thousands of dollars in unexpected medical bills, and patients seeking coronavirus testing and treatment may not be covered. From attempting to slash the budget for the CDC and the NIH to leaving key positions unfilled and disbanding an entire office within the White House to deal with

pandemics to making it harder for people to access health care, the administration has left Americans more vulnerable than ever for the coronavirus outbreak.

ACA at 10

The Affordable Care Act has been a positive force in the lives of millions of Americans over the last 10 years. The facts are clear:

- **More than 20 million Americans gained health coverage.** Because of the ACA, more than 20 million Americans gained health coverage.
- **13 million people have coverage through the individual market.** Last year, 13.3 million people were covered by marketplace or non-marketplace plans subject to ACA consumer protections. 82 percent of those enrolled through the marketplace were satisfied with their plans.
- **Insurers can no longer deny or drop coverage because of a pre-existing condition.** Because of the ACA, insurers in the individual market can no longer drop or deny coverage, or charge you more because of a pre-existing condition. More than 135 million Americans have a pre-existing health condition.
- **Women no longer charged more than men.** Because of the ACA, insurers can no longer charge women more than men for the same care, and insurers are now required to cover important health benefits like maternity care. Before the ACA, 75 percent of non-group plans refused to cover maternity care.
- **Ended annual and lifetime limits.** Because of the ACA, insurers can no longer put annual or lifetime limits on the care you receive.
- **Young adults can stay on their parents' plan until age 26.** Because of the ACA, roughly 2.3 million young adults have coverage because they can stay on their parents coverage until age 26.
- **Allowed states to expand Medicaid.** Because of the ACA, states can get additional federal money to expand Medicaid. More than 17 million Americans have coverage through Medicaid expansion.
- **Free preventive care.** Because of the ACA, health plans must cover preventive services — like flu shots, cancer screenings, contraception, and mammograms — at no cost to consumers. This includes nearly 137 million Americans, most of whom have employer coverage. This will likely include the coronavirus vaccine when it becomes available.
- **Comprehensive coverage.** Because of the ACA, insurers have to cover what are known as “essential health benefits,” such as maternity care, prescription drugs, and substance and mental health. This would include treatments for the coronavirus.
- **Tax credits are available to help people afford coverage.** Because of the ACA, most people getting coverage on the marketplace qualify for tax credits to help pay for coverage. 8.9 million of the ACA's 11.4 million marketplace enrollees receive premium tax credits.
- **Improved access to care and financial security.** Between 2010 and 2018, the share of non-elderly adults with a problem paying a medical bill fell by 17 percent, the share who didn't fill a prescription fell by 27 percent, the share who skipped a test or treatment

fell by 24 percent, and the share who didn't visit a provider when needing care fell by 19 percent.

- **Helping seniors afford prescription drugs.** Because of the ACA, the Medicare prescription drug donut hole is closed. From 2010 to 2016, "More than 11.8 million Medicare beneficiaries have received discounts over \$26.8 billion on prescription drugs – an average of \$2,272 per beneficiary," according to a January 2017 Centers on Medicare and Medicaid Services report.

Democrats Working to Do More to Lower Costs and Improve Care

The success of the ACA in bringing affordable care to millions of Americans and drastically improving upon the health care system we had as recently as 2009 when President Obama came into office should not be in dispute. However, it's also fair to say that more needs to be done to lower costs and improve care for the American people, and Democrats are leading the way while Republicans remain intent on destroying the law.

In just the last year, Democrats in the House, Senate and in statehouses across the country have been leading the charge to lower health care costs, strengthen protections for pre-existing conditions and expand Medicaid so that more Americans get the care they need. The Democratic-led House [passed](#) the landmark "Lower Drug Costs Now Act" (H.R. 3) which gives Medicare the power to negotiate for lower drug prices, the most effective way to bring down costs. Meanwhile, Senate Democrats have proposed measures to strengthen protections for pre-existing conditions and Democratic governors across the country have been following through on their promises to expand Medicaid. Unfortunately, many bills to lower costs including H.R. 3 sit dormant on Mitch McConnell's desk as he refuses time and again to take any action to lower costs or improve health care for Americans.

It's been 10 years since the Affordable Care Act was signed into law and Republicans are still waging their war to destroy it. As every poll shows that health care remains number one issue on the minds of voters there has never been a more important time to highlight the fact that Democrats are on their side and working tirelessly to protect and improve their health care while Republicans continue their war to take it away.